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GROUP 2300



Kurt L. Grossman, Reg. No. 29,799 DATE 1/4/93

Serial No.: 07/876,965
Filed: November 16, 1992
Group Art Unit: 2311
Examiner:
Applicant: Patrick D. McCarthy
Title: CENTRALIZED CONSUMER CASH VALUE
ACCUMULATION SYSTEM FOR MULTIPLE
MERCHANTS

Cincinnati, Ohio

January 4, 1993

Hon. Commissioner of Patents
and Trademarks
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

In accordance with the duty of candor and good faith imposed by 37 C.F.R. §1.56 and means of complying therewith according to 37 C.F.R. §§1.97 and 1.98, the references listed on the attached forms PTO-1449 are called to the attention of the United States Patent and Trademark Office in connection with the above-identified patent application. No admission is made that the cited art represents the prior art or that the cited art is the most material art.

The present application is a continuation of application Serial No. 07/797,401 filed November 26, 1991, which is a continuation of application serial no. 07/510,446 filed April 18, 1991 (now U.S. Patent No. 5,117,355) which is a continuation of application serial no. 07/303,319 filed January 27, 1989 (now U.S. Patent No. 4,941,090). The cited references were made of record in the foregoing applications by Applicant and/or Examiner. Examiner is respectfully referred to those files for copies of the references (see 37 CFR 1.98(d)).

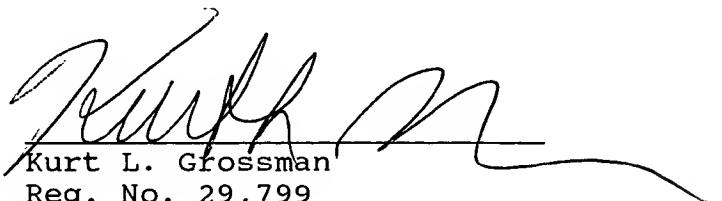
The Examiner is urged to consider each of the cited references listed on the attached form PTO-1449, and to make an independent decision with respect to the materiality of each.

It is submitted that none of the cited references alone or in combination disclose or render obvious that subject matter claimed in the present application.

Respectfully submitted,

WOOD, HERRON & EVANS

By:


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